

<b>Interview Summary</b>	<b>Application No.</b> 09/414,731	<b>Applicant(s)</b> GANESAN ET AL.	
	<b>Examiner</b> Jennifer Liversedge	<b>Art Unit</b> 3692	

All participants (applicant, applicant's representative, PTO personnel):

(1) Jennifer Liversedge. (3) \_\_\_\_\_.

(2) Bill Cook. (4) \_\_\_\_\_.

Date of Interview: 10 January 2008.

Type: a) ☒ Telephonic b) ☐ Video Conference  
c) ☐ Personal [copy given to: 1) ☐ applicant 2) ☐ applicant's representative]

Exhibit shown or demonstration conducted: d) ☐ Yes e) ☒ No.  
If Yes, brief description: \_\_\_\_\_.

Claim(s) discussed: 1, 12 and 18.

Identification of prior art discussed: Jessica Ostrow, "MSFDC puts financial institutions at the heart of the Internet bill presentment and payment".


Agreement with respect to the claims f) ☒ was reached. g) ☐ was not reached. h) ☐ N/A.

Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments: The prior art submitted in the IDS was presented as part of creating a complete record. The prior art was discussed with regards to the previously allowed claims and the art was not found to read on the claims in the present application as presented and previously allowed. A supplemental action will be submitted showing consideration of the IDS document.

(A fuller description, if necessary, and a copy of the amendments which the examiner agreed would render the claims allowable, if available, must be attached. Also, where no copy of the amendments that would render the claims allowable is available, a summary thereof must be attached.)

THE FORMAL WRITTEN REPLY TO THE LAST OFFICE ACTION MUST INCLUDE THE SUBSTANCE OF THE INTERVIEW. (See MPEP Section 713.04). If a reply to the last Office action has already been filed, APPLICANT IS GIVEN A NON-EXTENDABLE PERIOD OF THE LONGER OF ONE MONTH OR THIRTY DAYS FROM THIS INTERVIEW DATE, OR THE MAILING DATE OF THIS INTERVIEW SUMMARY FORM, WHICHEVER IS LATER, TO FILE A STATEMENT OF THE SUBSTANCE OF THE INTERVIEW. See Summary of Record of Interview requirements on reverse side or on attached sheet.

Examiner Note: You must sign this form unless it is an Attachment to a signed Office action.

  
\_\_\_\_\_  
Examiner's signature, if required